

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

ALBERT RANDOLPH, JR. ASHBY
JAIME ANN ASHBY
Debtor(s)

Case No. 10-51259

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2010.
- 2) The plan was confirmed on 02/10/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/04/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/03/2015.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,538.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$27,480.50
Less amount refunded to debtor	\$306.50

NET RECEIPTS:	\$27,174.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,664.53
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,914.53
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Attorney fees paid and disclosed by debtor:	\$250.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	98.00	NA	NA	0.00	0.00
AFNI	Unsecured	96.00	NA	NA	0.00	0.00
AFNI	Unsecured	64.00	NA	NA	0.00	0.00
AFNI	Unsecured	53.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES LLC	Unsecured	803.00	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE, INC	Unsecured	2,751.00	NA	NA	0.00	0.00
AUGUSTA MEDICAL CENTER	Unsecured	729.00	NA	NA	0.00	0.00
AUGUSTA MEDICAL CENTER	Unsecured	NA	10,287.17	10,287.17	3,559.71	0.00
CARTER BANK & TRUST	Unsecured	1,941.00	NA	NA	0.00	0.00
CARTER BANK & TRUST	Unsecured	10,882.00	NA	NA	0.00	0.00
CARTER BANK AND TRUST	Unsecured	10,845.00	10,884.87	10,884.87	3,766.54	0.00
COMMONWEALTH OF VIRGINIA	Priority	1.00	NA	NA	0.00	0.00
COMMONWEALTH OF VIRGINIA, DC	Priority	1,008.00	1,012.45	1,012.45	1,012.45	0.00
ER SOLUTIONS	Unsecured	643.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	462.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	462.60	462.60	160.07	0.00
JL WALSTON & ASSOCIATES	Unsecured	2,121.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	2,013.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	974.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	539.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	376.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	272.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	249.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	194.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	154.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	148.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	97.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	50.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	28.00	NA	NA	0.00	0.00
JOHN L. BAGWELL ESQ.	Unsecured	1,043.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LOAN MAX	Secured	2,044.02	2,330.51	2,506.86	2,506.86	0.00
LOAN MAX	Secured	107.58	0.00	131.94	131.94	0.00
MIDLAND FUNDING LLC	Unsecured	NA	1,043.27	1,043.27	361.01	0.00
MIDLAND FUNDING LLC	Unsecured	NA	894.50	894.50	309.53	0.00
OCWEN	Secured	22,000.00	23,356.00	10,140.84	10,140.84	0.00
PALISADES COLLECTION, LLC	Unsecured	380.00	NA	NA	0.00	0.00
SPRINT NEXTEL - DISTRIBUTIONS	Unsecured	NA	643.98	643.98	222.84	0.00
THE THOMAS AGENCY INC	Unsecured	138.00	NA	NA	0.00	0.00
UVA HEALTH SERVICES	Unsecured	174.00	NA	NA	0.00	0.00
UVA HEALTH SERVICES	Unsecured	92.00	NA	NA	0.00	0.00
UVA MEDICAL CENTER	Unsecured	127.00	253.39	253.39	87.68	0.00
VALLEY CREDIT SERVICE	Unsecured	250.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	250.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	147.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	132.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	69.00	NA	NA	0.00	0.00
WAYNE OXYGEN & WELDING SUPPI	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,140.84	\$10,140.84	\$0.00
Debt Secured by Vehicle	\$2,638.80	\$2,638.80	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,779.64	\$12,779.64	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$1,012.45	\$1,012.45	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,012.45	\$1,012.45	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,469.78	\$8,467.38	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,914.53</u>
Disbursements to Creditors	<u>\$22,259.47</u>
TOTAL DISBURSEMENTS :	<u>\$27,174.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/19/2016

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.